IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND Baltimore Division

IN RE:						*						
						*						
KA	REN CO	OOKSO	N			*	Case No.: 18-18642					
Debtor						*	Chapter 13					
*	*	*	*	*	*	*	*	*	*	*	*	*
BSI Financial Services, Inc.						*						
	Mov					*						
v.						*						
						*						
KAREN COOKSON						*						
						*						
ROBERT THOMAS II Respondent(s)						*						
						*						
						*						
*	*	*	*	*	*	*	*	*	*	*	*	*

RESPONSE TO NOTICE OF DEFAULT

NOW COMES, Karen Cookson, Debtor/Respondent by and through her attorney, Nicholas J. Del Pizzo, III, and hereby respond to the Notice of Default and for cause states:

1. That Debtor denies the allegations in the Notice of Default.

WHEREFORE, Debtor respectfully requests a hearing be scheduled with regard to this matter.

Respectfully submitted,

/s/Nicholas J. Del Pizzo, III Nicholas J. Del Pizzo, III, 24666 7222 Holabird Avenue Baltimore, MD 21222 410-288-5788

email: njdelpizzo@aol.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on the 18th day of October, 2019, I reviewed the Court's CM/ECF system and it reports that an electronic copy of the Debtors' Response to Notice of Default will be served electronically by the Court's CM/ECF system on the following:

Robert S. Thomas ECF@ch13balt.com, rthomas13@ecf.epiqsystems.com

Joshua Welborn bankruptcymd@mwc-law.com, bankruptcymd@ecf.inforuptcy.com

I HERBY FURTHER CERTIFY that on the 18th day of October, 2019, a copy of the Debtor's Response to Notice of Default was also mailed first class mail, postage prepaid to:

Office of the US Trustee 101 W. Lombard St. Suite 2625 Baltimore, MD 21201

Karen Cookson 1249 Pekin Road Pasadena, MD 21122 Douglas Cookson 1249 Pekin Road Pasadena, MD 21122

/s/Nicholas J. Del Pizzo, III Nicholas J. Del Pizzo, III